



(LEGALDISCLAIMER) NOTE: The information must be read in conjunction with the Prospectus and Policy Document/Schedule. In case of any conflict between the CIS and the Policy Document the terms and conditions mentioned in the Policy Document shall prevail.

### New India Griha Suvridha Policy

**This document provides only key information about your policy. Please refer to the policy document For detailed terms and conditions.**

SI No.	Title	Description	Policy / clause Number																																																						
1	Product Name	New India Griha Suvidha Policy	Policy schedule																																																						
2	Unique Identification Number(UIN)allotted by IRDAI	UIN No: NIA-OT-P15-02-V01-15-16	Policy schedule																																																						
3	Structure	Indemnity based Benefit	Policy schedule																																																						
4	Interests Insured	Building and Contents of a house.	Policy schedule																																																						
5	Sum Insured	<div><p><u>Sum Insured on First Loss Basis</u></p><table><tr><th>Sections (on First Loss basis)</th><th>Cover Description</th><th>Option 1 S1</th><th>Option 2 S1</th><th>Option 3 S1</th><th>Option 4 S1</th></tr><tr><td>1</td><td>Fire &amp; Allied Perils(contents)</td><td>100000</td><td>250000</td><td>500000</td><td>1000000</td></tr><tr><td>2</td><td>Burglary House Breaking and Theft</td><td>100000</td><td>250000</td><td>500000</td><td>1000000</td></tr><tr><td>3</td><td>Valuables and Jewellery</td><td>50000</td><td>100000</td><td>200000</td><td>400000</td></tr><tr><td>4</td><td>Breakdown of Domestic Appliances</td><td>50000</td><td>75000</td><td>100000</td><td>200000</td></tr><tr><td>5</td><td>Television/Desktop Insurance</td><td>25000</td><td>40000</td><td>60000</td><td>75000</td></tr><tr><td>6</td><td>Fire &amp; Allied Perils(Property)</td><td>( Full Sum Insured as per the value of the property)</td><td>(Full Sum Insured as per the value of the property)</td><td>Full Sum Insured as per the value of the property)</td><td>Full Sum Insured as per the value of the property)</td></tr></table><table><tr><td></td><td>TOTAL PREMIUM (5 sections)</td><td>1125</td><td>2120</td><td>3880</td><td>7175</td></tr><tr><td></td><td>Fire &amp; Allied Perils(Property)</td><td>0.30 per mille</td><td>0.30 per mille</td><td>0.30 per mille</td><td>0.30 per mille</td></tr></table><p>If the Insured desires to also insure his Residential Property along with the contents he may do so . Here the rate as given above will be calculated on the Full Sum Insured and added to the Premium of Sections 1 to 5 as per the selected option.</p></div>	Sections (on First Loss basis)	Cover Description	Option 1 S1	Option 2 S1	Option 3 S1	Option 4 S1	1	Fire & Allied Perils(contents)	100000	250000	500000	1000000	2	Burglary House Breaking and Theft	100000	250000	500000	1000000	3	Valuables and Jewellery	50000	100000	200000	400000	4	Breakdown of Domestic Appliances	50000	75000	100000	200000	5	Television/Desktop Insurance	25000	40000	60000	75000	6	Fire & Allied Perils(Property)	( Full Sum Insured as per the value of the property)	(Full Sum Insured as per the value of the property)	Full Sum Insured as per the value of the property)	Full Sum Insured as per the value of the property)		TOTAL PREMIUM (5 sections)	1125	2120	3880	7175		Fire & Allied Perils(Property)	0.30 per mille	0.30 per mille	0.30 per mille	0.30 per mille	
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6	Policy Coverage	<p><b>SECTION I – FIRE &amp; ALLIED PERILS (CONTENTS EXCLUDING JEWELLERY &amp; VALUABLES)</b></p> <p><b>SECTION II – BURGLARY, HOUSEBREAKING OR THEFT (CONTENTS EXCLUDING JEWELLERY &amp; VALUABLES)</b></p> <p><b>SECTION III - JEWELLERY AND VALUABLES</b></p> <p><b>SECTION IV - BREAKDOWN OF DOMESTIC APPLIANCES</b></p> <p><b>SECTION V- TELEVISION SET/DESKTOP INSURANCE</b></p>	Policy schedule Section I to X																																																						

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		<b>SECTION VI – FIRE &amp; ALLIED PERILS (Residential Premises)</b>	
<b>7</b>	Add-on Cover	The Add on include different covers to protect specific high-value items like jewelry, artwork, valuable electronics, or providing coverage for specific perils like earthquake damage, personal accident cover.	
<b>8</b>	Loss Participation	<p><b>EXCESS</b>  <b>(Applicable to Section-I to Section V)</b>  You shall bear 1% of the Sum Insured under this section each and every loss or damage in respect of which a claim is admitted under this policy.</p> <p><b>(Applicable to Section-VI)</b>  You shall bear the first 5% of each and every claim subject to a minimum of Rs.10,000 in respect of each and every loss arising out of “Act of God perils” such as Lightning, STFI, Subsidence, Landslide and Rock slide covered under the policy.</p>	Policy schedule – Excess
<b>9</b>	Exclusions	<p><b>SECTION I – FIRE &amp; ALLIED PERILS (CONTENTS EXCLUDING JEWELLERY &amp; VALUABLES)</b></p> <p><b>SECTION II – BURGLARY, HOUSEBREAKING OR THEFT (CONTENTS EXCLUDING JEWELLERY &amp; VALUABLES)</b></p> <p><b>SECTION III - JEWELLERY AND VALUABLES</b></p> <p><b>SECTION IV - BREAKDOWN OF DOMESTIC APPLIANCES</b></p> <p><b>SECTION V- TELEVISION SET/DESKTOP INSURANCE</b></p> <p><b>SECTION VI – FIRE &amp; ALLIED PERILS (Residential Premises)</b></p>	Policy Schedule - Special Exclusion
<b>10.</b>	Special Conditions	<p><b>Special Conditions –</b></p> <p><b>(Applicable to Section-III)</b></p> <p>i) Where any item insured hereunder consists of articles in pair or set Our liability in respect thereof shall not exceed the value of any particular part of parts which may be lost or damaged without reference to any special value which such article or articles may have as part of such pair or set not</p>	Policy schedule – Special Conditions

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		<p>more than a proportionate part of the insured value of the pair or set.</p> <p>ii) No one article or pair of articles is deemed to be more than 10% of the sum insured under this Section unless separately specified and value stated. Five such specified items can be covered.</p> <p><b>(Applicable to Section IV)</b> The Sum Insured in respect of each Appliance specified in the Schedule for this Section shall be:</p> <p>a. Equal to the market value of the item of the same kind and capacity. The market value of an item shall be the present day value in its current state taking into account its age , usage and wear and tear and it may be taken as a fair measure of indemnity subject to maximum of the sum insured in the section.</p> <p>b. Repair expenses necessarily incurred to restore the damaged item its to its former state of serviceability before loss.</p> <p><b>(Applicable to Section V)</b> The Sum Insured specified in the Schedule for this Section shall be:</p> <p>a) equal to the market value of the item of the same kind and capacity. The market value of an item shall be the present day value in its current state taking into account its age , usage and wear and tear and it may be taken as a fair measure of indemnity subject to maximum of the sum insured in the section.</p> <p>b) repair expenses necessarily incurred to restore the damaged item its to its former state of serviceability before loss.</p> <p><b>(Applicable to Section VI)</b></p> <p>If the Residential Premises hereby insured shall at the breaking out of any fire or at the commencement of any destruction of or damage to the property by any other peril hereby insured against be of greater value than the sum insured thereon specified in the Schedule for this Section, then</p> <p>You shall be considered as being Your own insurer for the difference and shall bear a rateable proportion of the loss accordingly.</p>	
11.	Admissibility of Claim	Upon occurrence of any event giving rise to or likely to	

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		<p>give rise to a claim under this Policy You shall:</p> <ol style="list-style-type: none"> <li>give immediate notice to Us of the same. In the event of burglary, housebreaking, theft or other criminal act You shall also lodge forthwith a complaint with the Police and take all practicable steps to apprehend the guilty person or persons and to recover the property lost.</li> <li>thereafter without delay furnish Claim Form with detailed particulars of the amount of loss or damage</li> <li>substantiate the claim with necessary bills, vouchers, receipts, documents, materials, explanations and evidence.</li> <li>provide to Us and/or Surveyor, Investigator or other person as may be appointed by Us, all information, clarification, evidence as may be considered necessary b. You shall not proceed with any repair or replacement before survey or without consent being given by Us or the Surveyors. c. If a claim shall in any respect be fraudulent or if any fraudulent means or device used by You or any one acting on Your behalf to obtain any benefit under this policy, all benefits under the policy shall be forfeited.</li> </ol>	
12.	Policy Servicing – Claim Intimation and Processing	<ul style="list-style-type: none"> <li>• 1800-209-1415</li> <li>• Website-<a href="https://www.newindia.co.in">https://www.newindia.co.in</a></li> <li>• Policy issuing office</li> </ul>	
13.	Grievance Redressal	<p>In case of any grievance the insured person may contact the company through Website:  <a href="https://www.newindia.co.in/portal/readMore/Grievances">https://www.newindia.co.in/portal/readMore/Grievances</a>  Toll free: 1800-209-1415  Visit the Servicing Branch mentioned in the policy Document  Insurance Ombudsman If You are still not satisfied with the redressal of grievance through above methods, you may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017.</p> <p>Details of the offices of the Insurance Ombudsman are available at IRDAI website  <a href="http://www.irdai.gov.in">www.irdai.gov.in</a></p>	



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		or General Insurance Council website <a href="https://www.cioins.co.in/ombudsman">https://www.cioins.co.in/ombudsman</a> or on company website <a href="http://www.newindia.co.in">www.newindia.co.in</a> .  Grievance may also be lodged at IRDAI Integrated Grievance Management System ( <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a> )	
14.	Obligations of the Policyholder	<ul style="list-style-type: none"><li>• To disclose all information correctly sought by the insurer at time of filling the proposal form</li><li>• In case of any change/modification/addition to the already declared information the same shall be brought to the notice of the Insurer immediately</li></ul>	

Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)

**Note:**

- i. Insurer to take confirmation of the policy holder and Policy holder to duly acknowledge/sign the CIS and return the same.